

**Information to identify the case:**

Debtor 1	Joshua D Grill	Social Security number or ITIN xxx-xx-1768
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Jennifer S Grill	Social Security number or ITIN xxx-xx-9692
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court District of New Jersey		
Case number: 17-14758-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joshua D Grill  
dba Pampering Podiatrist

Jennifer S Grill  
dba Pampering Podiatrist

9/7/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Joshua D Grill  
Jennifer S Grill  
Debtors

Case No. 17-14758-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 07, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2022:**

Recip ID	Recipient Name and Address
db	+ Joshua D Grill, 306 Congressional Drive, Morganville, NJ 07751-2610
jdb	+ Jennifer S Grill, 605 Robert Court, Morganville, NJ 07751-4011
cr	+ HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE OF, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ PHH MORTGAGE CORPORATION, AS SERVICER FOR HSBC BAN, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516694785	+ AG Adjustments, 740 Walt Whitman Road, PO Box 9090, Melville, NY 11747-9090
516694789	+ CFI Resorts Management Inc., 2801 Old Winter Garden Road, Ocoee, FL 34761-2965
516694795	++ IC SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC Systems Inc, PO Box 64378, Saint Paul, MN 55164
516694799	++++ LEONARD H. FRANCO JR., 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415 address filed with court:, Leonard H. Franco Jr., 1037 Raymond Blvd, Suite 710, Newark, NJ 07102
516694798	+ Langer BioMedical, c/o Aron Sadowsky & Marks Inc, 551 NW 77th St, Suite 200, Boca Raton, FL 33487-1330
516730410	+ MDinTOUCH, INC., c/o KATHLEEN R. WALL, ESQ., 2640 HIGHWAY 70, MANASQUAN, NJ 08736-2609
516694800	+ MDinTouch, Inc, c/o Kathleen R Wall, Esq, 2640 Highway 70, Suite 9A, Manasquan, NJ 08736-2609
516694805	NY College of Pod/Eduserv, PO Box 2001, Winston Salem, NC 27102
516694804	New Jersey Attorney General's Office, Division of Law, Bankruptcy Collections Unit, PO Box 106, Trenton, NJ 08625-0106
516694806	Office of Chief Counsel, Internal Revenue Service, SB/SE Division Counsel, One Newark Center, Suite 1500, Newark, NJ 07102-5224
516694807	+ Phelan Hallinan & Diamond, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
516694810	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO Box 190, Trenton, NJ 08695
516872666	State of New Jersey, Department of Treasury, Division of Taxation, PO BOX 245, Trenton NJ 08695-0245
516774740	+ Westgate Town Center Owners Association, Inc., 2801 Old Winter Garden Road, Ocoee, FL 34761-2965
516774720	+ Westgate Vacation Villas, LLC, 2801 Old Winter Garden Road, Ocoee, FL 34761-2965

TOTAL: 19

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 07 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 07 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Sep 08 2022 00:33:00	United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535

District/off: 0312-3

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516694786	+ Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 20:44:43	American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871
516780430	Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 20:44:51	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516694787	^ MEBN	Sep 07 2022 20:33:07	Attorney General of the United States, Department of Justice, Constitution Ave and 10th St. NW, Washington, DC 20530-0001
516694788	+ EDI: BANKAMER.COM	Sep 08 2022 00:33:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
516838505	+ EDI: BANKAMER2.COM	Sep 08 2022 00:33:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516744732	Email/PDF: resurgentbknotifications@resurgent.com	Sep 07 2022 20:44:44	CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
516918115	Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 20:45:05	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516694791	+ EDI: JPMORGANCHASE	Sep 08 2022 00:33:00	Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
516948461	+ Email/Text: mtgbk@shellpointmtg.com	Sep 07 2022 20:35:00	Citizens Bank NA, C/O Ditech Financial LLC, 2100 East Elliot Rd., Bldg. 94, Department T-120, Tempe, AZ 85284-1806
516815695	+ EDI: WFNNB.COM	Sep 08 2022 00:33:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516694792	EDI: DISCOVER.COM	Sep 08 2022 00:33:00	Discover Financial Services*, P.O. Box 15316, Wilmington, DE 19850
516735850	Email/Text: collecadminbankruptcy@fnni.com	Sep 07 2022 20:35:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
516694795	EDI: LCIICSYSTEM	Sep 08 2022 00:33:00	IC Systems Inc, PO Box 64378, Saint Paul, MN 55164
516694790	EDI: JPMORGANCHASE	Sep 08 2022 00:33:00	Chase - Best Buy, PO Box 15298, Wilmington, DE 19850
516694797	+ Email/Text: PBNCNotifications@perituservices.com	Sep 07 2022 20:35:00	Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516751713	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2022 20:35:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516694801	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2022 20:35:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
516694802	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 07 2022 20:35:00	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
518823593	Email/Text: mtgbk@shellpointmtg.com	Sep 07 2022 20:35:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518823594	Email/Text: mtgbk@shellpointmtg.com	Sep 07 2022 20:35:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
516908080	+ EDI: LCIPHMRGT	Sep 08 2022 00:33:00	PHH MORTGAGE CORPORATION, 1 MORTGAGE WAY, MAIL STOP: SV01, MT. LAUREL, NJ 08054-4637
516694808	+ EDI: LCIPHMRGT	Sep 08 2022 00:33:00	PHH Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
516951584	EDI: PRA.COM	Sep 08 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Gap,

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516694809	EDI: PRA.COM	Sep 08 2022 00:33:00	POB 41067, Norfolk VA 23541 Portfolio Recovery*, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502
516694811	EDI: RMSC.COM	Sep 08 2022 00:33:00	Syncb/Gap, PO Box 965005, Orlando, FL 32896-5005
516696582	+ EDI: RMSC.COM	Sep 08 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516694812	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 07 2022 20:35:00	Toyota Financial Services, 5005 N. River Blvd, Cedar Rapids, IA 52411
516785895	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 07 2022 20:35:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517596151	Email/PDF: bncnotices@becket-lee.com	Sep 07 2022 20:44:55	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516694814	+ Email/Text: edbknotices@ecmc.org	Sep 07 2022 20:35:00	US Department of Education, 61 Forsyth St SW, Suite 19T40, Atlanta, GA 30303-8919
517027466	Email/Text: EDBKNotices@ecmc.org	Sep 07 2022 20:35:00	US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
516694813	+ Email/Text: usanj.njbankr@usdoj.gov	Sep 07 2022 20:35:00	United States Attorney, For Internal Revenue Service), 970 Broad Street, 5th Floor, Newark, NJ 07102-2527

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516906098		HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE OF J.P. MORGAN, ALTERNATIVE LOAN TRUST 2006-A5
516694793	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, District Director of the IRS, 955 S. Springfield Avenue, Springfield, NJ 07081
516694796	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
516901802	*+	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516694803	*+	Midland Funding, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
516694794	##+	DiTech Financial LLC, Asset Receivables Management, 7360 South Kyrene Road, Tempe, AZ 85283-4583

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 09, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2022 at the address(es) listed

District/off: 0312-3

User: admin

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Date Rcvd: Sep 07, 2022

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**below:**

**Name**

**Email Address**

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Bruce C. Truesdale

on behalf of Debtor Joshua D Grill brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com

Bruce C. Truesdale

on behalf of Joint Debtor Jennifer S Grill brucectruesdalepc@gmail.com bctpcecf@gmail.com;r49787@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmillawgroup.com bkgroup@kmillawgroup.com

Eamonn O'Hagan

on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov

James Patrick Shay

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE OF J.P. MORGAN ALTERNATIVE LOAN TRUST 2006-A5 shay@bbs-law.com, jpshay@gmail.com

James Patrick Shay

on behalf of Creditor PHH MORTGAGE CORPORATION AS SERVICER FOR HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE OF J.P. MORGAN ALTERNATIVE LOAN TRUST 2006-A5 shay@bbs-law.com, jpshay@gmail.com

Nicholas V. Rogers

on behalf of Creditor HSBC BANK USA NATIONAL ASSOCIATION AS TRUSTEE OF J.P. MORGAN ALTERNATIVE LOAN TRUST 2006-A5 nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10